

**Information to identify the case:**

Debtor 1	<u>Stefanie C. McCarthy</u>	Social Security number or ITIN	xxx-xx-5537
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-16191-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stefanie C. McCarthy  
aka Stefanie McCarthy, aka Stefanie C  
McCarthy

7/24/25

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stefanie C. McCarthy  
Debtor

Case No. 20-16191-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 24, 2025

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2025:

Recip ID	Recipient Name and Address
db	+ Stefanie C. McCarthy, 1 Shires Way, Egg Harbor Township, NJ 08234-4813
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518822590	APG Hospitalists, PO Box 786061, Philadelphia, PA 19178-6061
518822591	APG Vascular, PO Box 786061, Philadelphia, PA 19178-6061
518822592	+ ARMC Anesthesiologists, PO Box 8500-1521, Philadelphia, PA 19178-0001
518822588	+ American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
518822593	Atlantic Emergency Associates, PO Box 15356, Newark, NJ 07192-5356
518822594	Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
518822595	Atlantic Pulmonary and Critical Care, 741 South Second Avenue, Suite A, Galloway, NJ 08205-9542
518822596	+ Atlantic Radiologists PA, PO Box 1262, Indianapolis, IN 46206-1262
518822597	Aurora Diagnostics, PO Box 417509, Boston, MA 02241-7509
518822611	+ Jersey Shore Gastroenterology, 408 Bethel Road, Suite E, Somers Point, NJ 08244-2191
518822614	Lakeview Loan Servicing, PO Box 660263, Dallas, TX 75266-0263
518822615	Nationwide Credit Inc, PO Box 14581, Des Moines, IA 50306-3581
518822617	Radius Global Solutions LLC, PO Box 358, Suite 250A, Ramsey, NJ 07446-0358
518822619	+ Spruce Financial, 2900 North Loop West, 3rd Floor, Houston, TX 77092-8868

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 24 2025 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 24 2025 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518822586	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jul 24 2025 20:58:00	Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
518822587	+ Email/PDF: bncnotices@becket-lee.com	Jul 24 2025 21:04:05	American Express, PO Box 981537, El Paso, TX 79998-1537
518855706	Email/PDF: bncnotices@becket-lee.com	Jul 24 2025 21:04:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518822589	^ MEBN	Jul 24 2025 20:50:05	Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
518822598	+ EDI: BANKAMER	Jul 25 2025 00:39:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518844216	+ EDI: BANKAMER2	Jul 25 2025 00:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

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518822599	+ EDI: CITICORP	Jul 25 2025 00:39:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
518822600	EDI: CAPITALONE.COM	Jul 25 2025 00:39:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518861880	+ EDI: AIS.COM	Jul 25 2025 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518861285	Email/PDF: bncnotices@becket-lee.com	Jul 24 2025 21:04:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518822601	+ EDI: CITICORP	Jul 25 2025 00:39:00	CitiCards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
518888867	EDI: CITICORP	Jul 25 2025 00:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518822602	+ Email/Text: mediamanagers@clientservices.com	Jul 24 2025 20:58:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
518822603	EDI: WFNNB.COM	Jul 25 2025 00:39:00	Comenity Bank/Torrid, PO Box 182789, Columbus, OH 43218-2789
518822604	+ EDI: WFNNB.COM	Jul 25 2025 00:39:00	Comenity Capital/Boscov, PO Box 182120, Columbus, OH 43218-2120
518822605	+ EDI: WFNNB.COM	Jul 25 2025 00:39:00	Comenity Capital/Ulta, PO Box 182120, Columbus, OH 43218-2120
518822606	+ EDI: CCS.COM	Jul 25 2025 00:39:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518822608	EDI: DISCOVER	Jul 25 2025 00:39:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
518822607	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 24 2025 21:04:50	Dept of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
518829841	EDI: DISCOVER	Jul 25 2025 00:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518822609	+ Email/Text: EBNBKNOT@ford.com	Jul 24 2025 21:00:00	FMC Omaha Service Center, PO Box 54200, Omaha, NE 68154-8000
518827770	Email/Text: EBNBKNOT@ford.com	Jul 24 2025 21:00:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
518822610	+ Email/Text: EBNBKNOT@ford.com	Jul 24 2025 21:00:00	Ford Motor Credit, PO Box 54200, Omaha, NE 68154-8000
520179341	+ EDI: AISACG.COM	Jul 25 2025 00:39:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518822612	+ EDI: JPMORGANCHASE	Jul 25 2025 00:39:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
518841038	+ Email/Text: RASEBN@raslg.com	Jul 24 2025 20:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518822613	+ EDI: CAPITALONE.COM	Jul 25 2025 00:39:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
518864982	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 24 2025 20:58:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY MI 48098-2639
518862514	Email/PDF: resurgentbknotifications@resurgent.com	Jul 24 2025 21:04:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520589818	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 24 2025 20:58:00	Lakeview Loan Servicing, LLC, Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX

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			75261-9096
520589819	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 24 2025 20:58:00	Lakeview Loan Servicing, LLC, Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX 75261-9741, Lakeview Loan Servicing, LLC, Nationstar Mortgage LLC 75261-9096
519770213	EDI: PRA.COM	Jul 25 2025 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519770214	EDI: PRA.COM	Jul 25 2025 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518876161	EDI: PRA.COM	Jul 25 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518892091	EDI: PRA.COM	Jul 25 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o JC PENNEY, POB 41067, Norfolk, VA 23541
518892089	EDI: PRA.COM	Jul 25 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o OLD NAVY, POB 41067, Norfolk, VA 23541
518892559	EDI: PRA.COM	Jul 25 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o SYNCHRONY BANK, POB 41067, Norfolk, VA 23541
518892096	EDI: PRA.COM	Jul 25 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518822616	Email/Text: banko@preferredcredit.com	Jul 24 2025 20:58:00	Preferred Credit, 628 Roosevelt Road, Saint Cloud, MN 56301
518885976	EDI: Q3G.COM	Jul 25 2025 00:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518882216	EDI: Q3G.COM	Jul 25 2025 00:39:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518822620	EDI: SYNC	Jul 25 2025 00:39:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
518822621	EDI: SYNC	Jul 25 2025 00:39:00	SYNCB/JC Penny, PO Box 965007, Orlando, FL 32896-5007
518822622	EDI: SYNC	Jul 25 2025 00:39:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
518822623	EDI: SYNC	Jul 25 2025 00:39:00	SYNCB/Pay Pal Credit, PO Box 965005, Orlando, FL 32896-5005
518860165	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 24 2025 21:04:28	Spruce Finance Inc, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518881133	^ MEBN	Jul 24 2025 20:51:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518824655	^ MEBN	Jul 24 2025 20:51:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518847579	+ Email/Text: bncmail@w-legal.com	Jul 24 2025 21:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518822624	+ EDI: WTRRN BANK.COM	Jul 25 2025 00:39:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
518822625	+ EDI: CITICORP	Jul 25 2025 00:39:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518855710	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520253414	*+	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518822618	##+	Reliance Medical Group, PO Box 1517, Pleasantville, NJ 08232-6517

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Chad M. Sherwood	on behalf of Debtor Stefanie C. McCarthy chad@sherwoodlegal.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Lakeview Loan Servicing LLC laura.egerman@mccalla.com, mcallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6